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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): David B. Loeper	
Application No.: 09/916,358	
Filed: 7/27/2001	Art Unit: 3624
Title: METHODS SYSTEM AND COMPUTER PROGRAM FOR AUDITING FINANCIAL PLANS	Examiner: Charles R. Kyle
Attorney Docket No.: FINANCE 3	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE

Dear Sir:

Applicant submits this response to the Office Action mailed March 2, 2006.

At present, all of claims 1-19 are rejected under 35 U.S.C. §103(a) as being unpatentable over Jones in view of Hendricks. For one or more of the following reasons, Applicant submits that Jones and Hendricks are not entitled to the breadth of interpretation necessary to find the claimed invention obvious. Further, the combination of these references does not appear to be justified.

The Jones patent discloses a financial advisory system having the purpose of optimizing investment portfolios. To accomplish this purpose,